



Fiduciary Oath

When Skygate Financial Group becomes engaged in an advisory relationship with our clients, we know they expect to receive the very best investment advisory, tax and financial planning and/or insurance services that our experience and expertise can offer. Furthermore, we acknowledge that we are a fiduciary as defined by law and have a fiduciary obligation to our clients and our firm's clients when providing advice or recommendations.

Our obligation to you as a fiduciary means that:

- 1. We will always place your best interests and welfare ahead of ours, our firm's or its affiliates.**
- 2. We will provide you with written documentation of the costs and any form of revenue our firm will earn when providing you with financial services.**
- 3. We acknowledge that you have entrusted us to provide objective financial advice and personalized recommendations that avoid conflicts of interest.**
- 4. To assure objectivity, we confirm that we are not obligated by contractual requirements, benefit qualifications, compensation rates, quotas, production bonuses, sales contests or other incentives to utilize or recommend proprietary financial products or financial products with whom our firm has financial arrangements.**

Our recommendations will be focused solely on what is in your best interest. As your advisor, we will present a full range of the financial options and services and explain each to you before making our recommendation. When making recommendations or providing advice, we reconfirm that we will be acting in a fiduciary capacity.

Fiduciary definition:

The person and/or firm who looks after the assets on the other's behalf is expected to act in the best interests of the person whose assets they are in charge of - this is known as "fiduciary duty".